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assistance programs.

(573) 751-3940

**June 2001**



**Missouri Student Assistance Resource Services**

**MOSTARS is the student assistance division of the Missouri Department of Higher Education.**

## **MOSTARS Offers Tools for Default Prevention**

**FFEL  
Program  
News**

Marilyn Landrum  
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**M**OSTARS has developed several tools to assist schools with default prevention efforts. Sample letters to student borrowers, a student loan debt summary, a student loan repayment chart, and sample entrance and exit counseling tests are among the tools available.

Sample letters to student borrowers include grace period reminders and offers to assist with resolving delinquencies. The letters define deferments, forbearances, loan consolidation, and alternative repayment plans. Letters to delinquent borrowers also discuss the consequences of student loan default. Most importantly, borrowers are encouraged to keep their student loans up-to-date by taking advantage of the options available to them. The sample letters may be individualized, as needed.

Schools may use the Student Loan Debt Summary to counsel borrowers about the impact of their current and future debt. The form includes fields for the monthly payment (based on a standard 10-year repayment period), as well as the minimum hourly and annual salary needed in order to support the student

loan debt. The school may list the borrower's current debt plus estimated total debt, assuming the student borrows the maximum loan amount for each remaining year of his or her education.

Schools may use the sample Entrance/Exit Counseling Test to ensure borrowers learned the necessary information from group or one-on-one loan counseling sessions. In case they have problems repaying their loans in the future, borrowers are again reminded of their options and are reminded to notify their loan holder of any demographic changes.

All of these default prevention tools are available free of charge from MOSTARS. Sample letters and the entrance/exit counseling test are available as Microsoft Word documents. Schools may make copies of the student loan repayment chart or request a portable document file (PDF) from MOSTARS via e-mail. Contact Marilyn Landrum, program specialist for default prevention, at (573) 522-6285 or marilyn.landrum@mocbhe.gov to request any of these default prevention tools. ★

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Beth Ziehmer  
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This portion of the **MOSTARS** newsletter includes questions and answers about topics that our clients bring to our attention.

If you think there is a need for a published clarification on a particular topic, contact the **MOSTARS Information Center at (800) 473-6757 or (573) 751-3940** to discuss the topic.

If one of your questions is published, put yourself on the back for asking a question that may benefit other clients.

## For Your Convenience

An information box indicating subject matter accompanies each article in this newsletter.

This box also contains the name of the article's contact person (where applicable) and his or her phone number and e-mail user ID.

The user ID is now the firstname.lastname. The formula for e-mail addresses at the Missouri Department of Higher Education is as follows:

USER ID@mohhe.gov

Remember, you also can contact the **MOSTARS Information Center at (800) 473-6757 or (573) 751-3940**.

## Is a home-schooled student eligible to receive the Bright Flight Scholarship?

**Y**es. A home-schooled student is eligible for the Bright Flight Scholarship if the student completed the home-school program and achieved a qualifying top 3 percent composite score on the ACT or SAT assessment. The student must submit verification of the ACT or SAT composite score with the Bright Flight application. In addition, the Bright Flight application must be certified by the home-school official, who usually is a parent but may also be a representative from a home-school association. To qualify, the student must receive the Bright Flight Scholarship during the academic year immediately following the year in which he or she completed the home-school program.

## Is a student who has obtained a certificate of high school equivalence by passing the General Education Development examination eligible to receive the Bright Flight Scholarship?

**Y**es. A student who has passed the GED examination and obtained a certificate of high school equivalence is eligible for the Bright Flight Scholarship if the student achieved a qualifying top 3 percent composite score on the ACT or SAT assessment. The student must submit verification of the GED score and ACT or SAT score with the Bright Flight application. In addition, the Bright Flight application must be certified by the high school that the student most recently attended. To qualify, the student must receive the Bright Flight Scholarship during the academic year immediately following the year in which he or she obtained the certificate by passing the GED.

## Is the Advantage Missouri Program award based on financial need?

**Y**es. As in the Federal Family Education Loan Program, the formula for determining a student's need for the Advantage Missouri Program is the cost of attendance less the expected family contribution and any estimated financial assistance. A student is eligible to receive the lesser of the \$2,500 maximum loan amount, the student's demonstrated need, or the student's requested amount. Therefore, before certifying the loan amount, the institution should have a valid Institutional Student Information Record on file to determine the EFC and the student's demonstrated financial need. MOSTARS uses the Free Application for Federal Student Aid record from the U.S. Department of Education's Central Processing System to verify that the FAFSA was filed before the April 1 deadline.

## How can I update or correct the information I have submitted for the Advantage Missouri Program?

**T**he Advantage Missouri Program Update Form allows institutions to make changes to a student's demographic information and disbursement dates and amounts. Disbursement amounts can be reduced, but they cannot be increased beyond the original certified loan amount. Increasing a student's eligibility beyond the original certified loan amount requires the completion of an additional application/contract. The Advantage Missouri Program Update Form also should be used to cancel and refund an entire loan or specific disbursements.

## How do I return funds for the Bright Flight Scholarship, Charles Gallagher Student Financial Assistance, Missouri College Guarantee, and Marguerite Ross Barnett Memorial Scholarship Programs?

Refunds for these state programs should be made on the State Grant and Scholarship Institutional Refund Form.

## Where can I obtain a copy of the Advantage Missouri Program Update Form and the State Grant and Scholarship Institutional Refund Form?

The Advantage Missouri Program Update Form and the State Grant and Scholarship Institutional Refund Form, along with the Manual Verification Form for the Bright Flight Scholarship Program and the Manual Payment Request Form for the Charles Gallagher Student Financial Assistance Program and Missouri College Guarantee Program are available on the Missouri Department of Higher Education's web site at [www.cbhe.state.mo.us](http://www.cbhe.state.mo.us) under Applications, Surveys, Forms and then Admin. Forms for SFA Programs. You also can obtain a copy by calling the MOSTARS Information Center at (800) 473-6757 or (573) 751-3940. ★

# ATOM Now Accepting CommonLine 4 Change Transactions

**ATOM  
News**

Keith Broadus  
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With the conversion of Guarantec's e\*CLIPS loan processing software to CommonLine version 4 change transactions, the ATOM system also was enhanced to accept these transactions. They can be submitted for ATOM processing using e\*CLIPS or other CommonLine version 4-compliant software.

Prior to this conversion, the only CommonLine change transactions that ATOM could accept were loan period/anticipated graduation date/grade level changes, loan reallocations, loan increases, and

disbursement hold/release. Now, in addition to these transactions, ATOM can process the following via CommonLine:

- ★ loan cancellations and loan reinstatements (Reinstatements can be done only by lenders or lender servicers.),
- ★ disbursement cancellations (pre- and post-disbursement),
- ★ disbursement reinstatements (pre- and post-disbursement; by lenders and lender servicers only),

- ★ disbursement schedule changes (pre- and post-disbursement),
- ★ school refunds, and
- ★ school refund corrections.

The ATOM system will no longer accept change transactions submitted via CommonLine version 3. If you have questions about these transactions, contact an ATOM staff member or Keith Broadus, MOSTARS senior associate-technology, at (800) 473-6757 or (573) 526-0876. ★

# USDE Publishes Electronic Signature Standards for FFEL Program

**FFEL  
Program  
News**

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In Dear Colleague Letter GEN-01-06, the U.S. Department of Education announces the publication of "Standards for Electronic Signatures in Electronic Student Loan Transactions." These standards provide voluntary guidance to Federal Family Education Loan Program lenders, loan holders, guarantors, and schools in their role as lenders regarding the use of electronic signatures in conducting student loan transactions, including the use of electronic promissory notes.

As discussed in the standards, a borrower may use a personal identification number as part of the electronic signature process. To support the use of PINs by borrowers in the FFEL Program, the USDE will provide, at the lender's option, a means to enable the student to use that same PIN to sign a FFEL Program promissory note electronically.

The USDE's standards also apply to cases in which lenders want to provide information electronically that would otherwise be provided on paper.

The discussion below highlights some of the key points outlined in the standards.

## Consent

Before a lender may conduct an electronic transaction that requires information to be provided to a borrower in writing, the lender must obtain the borrower's affirmative and voluntary consent to use an electronic record. The consent process must be designed to establish that the borrower

understands that electronic records will be used rather than paper documents. Oral consent is not permissible. The manner in which the borrower consents must demonstrate that he or she has the capability to successfully receive electronic communications from the lender. To accomplish this, the lender may deliver sample electronic records to the borrower and request the borrower's electronic acknowledgement that the records were opened and viewed successfully. A lender also may design an electronic session in which the borrower is required to acknowledge that he or she has the necessary hardware and software to view, print, download, or otherwise access the necessary information.

## Disclosures

Prior to giving consent, the lender must provide the borrower with a clear and conspicuous disclosure that informs the borrower about any right to conduct transactions in a non-electronic form; the right to have documents provided on paper at no charge; the scope of consent (i.e., which transactions are covered in the consent); the right to withdraw consent and the consequences of withdrawal; and the hardware and software requirements for accessing, printing, and retaining the information the lender proposes to provide electronically.

## E-Signatures

The USDE will make available a mechanism to facilitate electronic signatures, including verification of borrower identity and using the PIN that the USDE issues to students

and parents. (See page 8 for information about how students can obtain a PIN.) However, the lender may elect to create its own unique identifier or other credential that the borrower uses as part of the electronic signature process. The standards include detailed criteria the lender may use for the establishment of a lender's unique borrower credential.

During any online session where a borrower intends to execute a promissory note or electronically sign a document for a transaction covered in the borrower's consent, all terms and conditions of the note (including the Statement of Borrower's Rights and Responsibilities) or other document must be displayed to the borrower by means of a required "click-through" page. The session must require the borrower to acknowledge that he or she has read the terms and conditions of the note or document before the borrower is allowed to sign the document.

The lender's system must be designed so that the signed electronic record is designated as the "authoritative" copy, from which additional copies may be made. The lender's system must not permit changes to the authoritative promissory note record. For other records, the lender must permit only authorized individuals to make changes and must log those changes.

The lender is responsible for maintaining appropriate cross-references between electronic and

See USDE, page 9

# Student Loan Repayment Chart

Standard 10-Year Repayment Period

Total Amount Borrowed	Minimum Payment	Total Interest Paid	Minimum Annual Salary Needed	Minimum Hourly Salary Needed
\$5,000	\$61.33	\$2,359.16	\$9,199	\$4.42
\$7,500	\$91.99	\$3,538.74	\$13,798	\$6.63
\$10,000	\$122.65	\$4,718.32	\$18,398	\$8.85
\$12,500	\$153.32	\$5,897.89	\$22,997	\$11.06
\$15,000	\$183.98	\$7,077.47	\$27,597	\$13.27
\$17,500	\$214.64	\$8,257.05	\$32,196	\$15.48
\$20,000	\$245.31	\$9,436.63	\$36,796	\$17.69
\$25,000	\$306.63	\$11,795.79	\$45,995	\$22.11
\$30,000	\$367.96	\$14,154.95	\$55,194	\$26.54
\$35,000	\$429.28	\$16,514.10	\$64,393	\$30.96
\$42,500	\$521.27	\$20,052.84	\$78,191	\$37.59
\$57,500	\$705.25	\$27,130.31	\$105,788	\$50.86
\$65,000	\$797.24	\$30,669.05	\$119,586	\$57.49
\$72,500	\$889.23	\$34,207.78	\$133,385	\$64.13
\$87,500	\$1,073.21	\$41,285.26	\$160,982	\$77.39
\$95,000	\$1,165.20	\$44,823.99	\$174,780	\$84.03
\$102,500	\$1,257.19	\$48,362.73	\$188,578	\$90.66
\$117,500	\$1,441.17	\$55,440.20	\$216,175	\$103.93
\$138,500	\$1,698.74	\$65,348.66	\$254,811	\$122.51

All figures are based on an 8.25 percent annual interest rate and equal monthly payments.

Minimum salaries are based on the 8 percent recommendation: Student loan payments should not exceed 8 percent of your gross income.



# Student Loan Repayment Chart

Extended 25-Year Repayment Period\*

Total Amount Borrowed	Minimum Payment	Total Interest Paid	Minimum Annual Salary Needed	Minimum Hourly Salary Needed
\$30,000	\$236.54	\$40,960.51	\$35,480	\$17.06
\$35,000	\$275.96	\$47,787.26	\$41,394	\$19.90
\$42,500	\$335.09	\$58,027.39	\$50,264	\$24.17
\$57,500	\$453.36	\$78,507.65	\$68,004	\$32.69
\$65,000	\$512.49	\$88,747.78	\$76,874	\$36.96
\$72,500	\$571.63	\$98,987.90	\$85,744	\$41.22
\$87,500	\$689.89	\$119,468.16	\$103,484	\$49.75
\$95,000	\$749.03	\$129,708.29	\$112,354	\$54.02
\$102,500	\$808.16	\$139,948.42	\$121,224	\$58.28
\$117,500	\$926.43	\$160,428.67	\$138,964	\$66.81
\$138,500	\$1,092.00	\$189,101.03	\$163,801	\$78.75

All figures are based on an 8.25 percent annual interest rate and equal monthly payments.

Minimum salaries are based on the 8 percent recommendation: Student loan payments should not exceed 8 percent of your gross income.

\*You may be eligible for the extended repayment plan if you received your first loan on or after Oct. 7, 1998, and your total debt exceeds \$30,000.

# MSLP Moves Exclusively to Web-Based Electronic Common Manual for 2001

**FFEL  
Program  
News**

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In past years, the Missouri Student Loan Program distributed one free paper copy of the Common Manual update as well as a set of diskettes containing the Common Manual update to clients. In August 2000, the MSLP informed electronic Common Manual recipients that the Windows 3.1 version would no longer be available for 2001, due to lack of national demand. While the Common Manual Governing Board has yet to determine the formats in which the ECM will be available for 2001, steadily decreasing national demand for the diskette format makes its availability unlikely. And, while the 2001 electronic Common Manual update is likely to be available in a CD-ROM format, cost issues may preclude its production in any version other than Windows 95/98.

Last fall and again this spring, the MSLP surveyed many of its electronic schools and lenders to determine, among other things, which Windows version each participant uses and which electronic format (i.e., diskette, CD-ROM, or web-based) participants prefer. These survey results indicate that while the majority of our participants use

Windows 95 or 98, a significant number upgraded to Windows NT or 2000/ME. Also, when asked about the preferred format for the electronic Common Manual, 65 percent of the MSLP electronic participants selected a web-based environment. Only 5 percent of respondents stated a preference for the diskette format, and 28 percent of respondents preferred CD-ROM.

Due to uncertainty about the availability of the 2001 Common Manual on diskette or any electronic format that is totally compatible with any Windows version, and in an effort to respond to the majority of surveyed participants concerning the desired electronic format, the MSLP will not distribute the 2001 ECM on diskette or CD-ROM. Instead, all participants are encouraged to access the MSLP's integrated electronic Common Manual posted on our web site at [www.cbhe.state.mo.us](http://www.cbhe.state.mo.us). Under Topics of Interest at the bottom of the home page, choose Institutions or Lenders to receive a list of resources and then select Integrated Common Manual. Participants may find the web-based ECM preferable to receiving a

manual update on disk or CD-ROM because the web-based version allows participants to view policy changes in proper context within the text of the published manual as the Common Manual Governing Board approves new policies.

## **Distribution of the paper Common Manual update will not change.**

The MSLP tentatively anticipates distributing the paper copy of the 2001 Common Manual update during the first week in July 2001. The MSLP maintains a mailing list that contains contact information for all participants who receive a Common Manual. Contact Jackie Kilgore at (800) 473-6757 or (573) 751-1789 with any updates to that contact information (i.e., contact name, address, phone, fax, or e-mail).

Features of the MSLP's integrated ECM were discussed in the November 2000 MOSTARS newsletter. Contact the MOSTARS Information Center at (800) 473-6757 or (573) 751-3940 if you have additional questions about its use. ★

**Participation  
Lists**

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**To request an MSLP Combined Eligible Lender List, call the MOSTARS Information Center at (800) 473-6757 or (573) 751-3940.**

**For more information, refer to the August 1998 issue of FFELPfacts. You can view a sample of the list in the October 1998 issue of the MOSTARS newsletter.**

**The list also is available online at [www.cbhe.state.mo.us/pdf/Indrlist.pdf](http://www.cbhe.state.mo.us/pdf/Indrlist.pdf). ★**

## Eligible Lender List Changes Added

**American Express Educational Assurance c/o MOHELA, OE 833730-01**  
**Participation Categories:** Sub, Sub Pre, Unsub, Unsub Pre, PLUS, PLUS Pre  
Added April 24

**American Express Educational Assurance c/o MOHELA, OE 833730-50**  
**Participation Categories:** ATOM, Sub, Sub Pre, Unsub, Unsub Pre, PLUS, PLUS Pre  
Added April 30

**Carnegie Insur. Co. DBA A+ Funds c/o SLMA, OE 833810-50**  
**Participation Categories:** ATOM, Sub, Sub Pre, Unsub, Unsub Pre, PLUS, PLUS Pre  
Added April 30

**Educaid c/o MOHELA, OE 833599-00**  
**Participation Categories:** Sub, Sub Pre, Unsub, Unsub Pre, PLUS, PLUS Pre  
Added April 13

**Educaid c/o MOHELA, OE 833599-50**  
**Participation Categories:** ATOM, Sub, Sub Pre, Unsub, Unsub Pre, PLUS, PLUS Pre  
Added April 13

**Union Bank c/o MOHELA, OE 806792-50**  
**Participation Categories:** ATOM, Sub, Sub Pre, Unsub, Unsub Pre, PLUS, PLUS Pre  
Added April 13

## USDE Announces PIN Application Process

**FFEL  
Program  
News**

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In an electronic announcement dated April 18, 2001, the U.S. Department of Education announced an application procedure for a personal identification number that federal student assistance applicants can use to access the applicant's data in several USDE systems and that also may serve as the student's or parent's signature.

### Why obtain a PIN?

A PIN is necessary to do any of the following:

- ★ electronically sign the Free Application for Federal Student Aid on the Web, FAFSA Renewal on the Web, or FAFSA Correction on the Web;
- ★ view the status and results of a processed FAFSA application accessible via FAFSA on the Web;
- ★ access the applicant's federal student financial assistance information in the National Student Loan Data System;

- ★ update the address where the PIN can be mailed; or
- ★ request a duplicate copy of the Student Aid Report.

### Who can obtain a PIN?

- ★ Persons who were eligible to file a renewal FAFSA for the 1998-99, 1999-2000, 2000-01, or 2001-02 school year
- ★ Persons who filed a FAFSA for the 2000-2001 school year
- ★ Persons who have a Title IV loan
- ★ Persons who have received federal student financial aid previously
- ★ First-time financial aid applicants
- ★ Parents

### How is a PIN obtained?

Any student or parent interested in obtaining a PIN should go to the USDE's PIN web site at [www.pin.ed.gov](http://www.pin.ed.gov) and choose "apply for a PIN." The applicant must supply his or her name, Social

Security number, date of birth, and mailing address. Once the data has been submitted successfully, the Central Processing System will confirm the identifying information with the Social Security Administration database. After a successful match, a PIN will be generated. The applicant will receive a notice containing his or her PIN via U.S. mail within 7-10 days of applying for the PIN.

Because the PIN serves as the applicant's electronic signature, an applicant should be cautioned to not share his or her PIN with others. PINs do not expire. However, an applicant should apply to have his or her PIN changed if the current PIN is lost, its confidentiality is compromised, or the PIN holder's last name has changed.

More information about the PIN application procedure can be obtained on the USDE's PIN web site at [www.pin.ed.gov](http://www.pin.ed.gov). ★



**USDE, from page 4**

paper loan records. Any paper record that is part of the loan file may be scanned and digitized, noted as an imaged copy of the original, and disposed of, if desired, except for the promissory note or loan application. In no case may a signed paper promissory note or loan application be destroyed unless all obligations under that note have been discharged in full.

**Enforceability of FFEL Program Loans Made Using an E-Signature**

If a loan is determined unenforceable solely on the basis of the processes used for the electronic signature or related records, the loan will still be eligible for interest benefits, special allowance, insurance, and reinsurance provided the process used by the lender satisfies the USDE's standards. The USDE will review federal benefit eligibility on a case-by-case basis when a loan is determined unenforceable on the basis of electronic transactions and the lender did not conform to the USDE's standards.

**Restrictions on Electronic Transactions for FFEL Program Loans**

A lender is not protected from loss of federal benefits on loans made using electronic promissory notes, documents, and signatures for borrowers attending eligible foreign schools, even if the lender complies with the USDE's standards in processing these loans. The USDE may reconsider this limitation based on experience with electronic transactions for domestic schools.

**Applicability of the Standards**

MSLP staff participated in a telephonic town hall meeting sponsored by the National Counsel on Higher Education Loan Programs on May 3. In that meeting, Jeff Baker of the USDE clarified that the USDE's electronic records

standards apply not only to FFEL Program promissory notes but also to other electronic loan documents that require signatures, (e.g., electronic deferment or forbearance forms). However, he advised meeting attendees that these standards were developed to facilitate electronic signatures on loan program documents, not other Title IV program documents that require signatures, (e.g., verification forms).

**Use of the USDE-Issued PIN**

At the NCHELP town hall meeting on May 3, NCS Pearson™, the company that developed the USDE PIN system and manages the USDE's PIN database, provided an overview of the procedure FFEL Program participants may use to authenticate a loan applicant's USDE-issued PIN. On a fee per transaction basis, this procedure, entitled Student Authentication Network Services, will access the USDE's PIN database to authenticate an individual's PIN and identifying information (i.e., name, date of birth, and Social Security number). The STAN procedure also provides a transaction audit history, data storage and access, testing, and customer service for FFEL Program participants who participate in STAN. The USDE is committed to having the PIN verification system in place for FFEL Program participants by July 1.

Schools and lenders should refer to DCL GEN-01-06 and the accompanying standards document for complete details. A copy can be obtained by accessing the USDE's web site at [www.ifap.ed.gov](http://www.ifap.ed.gov) or by contacting the MOSTARS Information Center at (800) 473-6757 or (573) 751-3940. Additional information about the procedures for using the USDE-issued PIN to electronically sign loan documents can be obtained from the NCHELP web site at [www.nchelp.org](http://www.nchelp.org). NCHELP also posted a question and answer document on its site. ★

## Credit Card Tips Available

**MOSTARS  
News**

Information  
Center  
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Credit cards are readily available to college students. According to Consolidated Credit Counseling Services, Inc., 80 percent of colleges and universities permit some form of on-campus credit card solicitation, and as a result, nearly 80 percent of full-time undergraduate students have credit cards.

To promote responsible use of credit cards, MOSTARS developed the Credit Card Tips. The 8.5" x 3.5" card fits into a #10 envelope, so high school counselors and financial aid staff can mail it with other correspondence to students and parents. It also is recommended for postsecondary institutions' bookstore and library kiosks and financial aid offices. Institutions can provide copies to student organizations and may consider requiring credit card companies that solicit on campus to distribute copies.

It may seem harmless to hand a credit card with a \$500 limit to a college student, but that can lead to several cards with several thousand dollars in available credit. Combine this scenario with an unknowledgeable student, and problems arise. In fact, a recent survey by Student Monitor, a market research firm in Ridgewood, N.J., found that undergraduates

charge an average of \$107 per month, and 42 percent

of students carry a balance forward that averages \$626, up from \$584 only a year ago. According to Nellie Mae, a nonprofit provider of student loans, an alarming 10 percent of college students have balances exceeding \$7,000.

Credit card use also is increasing among high school students. The Seattle Times reported that Visa and several other cards were marketing "alternative" credit cards for high school students (John Zebrowski, "Are teens ready to take the plastic plunge?" Oct. 16, 2000). These cards are more like debit cards, allowing the teen to spend only the amount invested in the card. Still, many banks now allow debit cardholders to spend more than what is in their accounts for a fee. And some teens have their own credit cards, without the controlled spending.

To order a supply of Credit Card Tips or other MOSTARS publications, complete an order form online at [www.cbhe.state.mo.us/forms/mopub.htm](http://www.cbhe.state.mo.us/forms/mopub.htm) or call the MOSTARS Information Center at (800) 473-6757 or (573) 751-3940. ★

The Missouri Department of Higher Education makes every effort to provide program accessibility to all citizens without regard to disability. If you require this publication in an alternate form, contact the MOSTARS Information Center at (800) 473-6757 or (573) 751-3940. Hearing/speech impaired can call (800) 735-2966.



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Jefferson City, MO 65109**

**FIRST CLASS**

MOSTARS, the student assistance division of the Missouri Department of Higher Education, publishes this newsletter to inform Missouri's higher education community about current issues concerning early awareness and outreach, consumer information, state and federal student financial assistance programs, and student loan default prevention.

Ms. Marie Carmichael. . . . . CBHE Vice Chair

Dr. Kala M. Stroup. . . . . Commissioner  
of Higher Education

Ms. Lynn Hearnese. . . . Assistant Commissioner for  
Student Assistance and Services